

II. Amendments to the Claims

Please cancel claims 1-176 and substitute the following claims 177-196:

[C177] A system for processing a transaction comprising:

a capture station including an imaging device adapted to capture an electronic image of a document having one or more than one separate information fields representing a transaction; means for recognizing one or more than one field within the document as captured; means for extracting information from the one or more than one field into one or more than one data file; means for digitally signing each transaction captured with a unique identifier associated with the imaging device;

one or more data storage means adapted to receive and store the captured image, the one or more than one data file containing information extracted from the one or more than one field and the digital signature associated with the transaction;

an agent server adapted to receive from the capture station, the one or more than one data file, the image, and the signature from the capture station; said server adapted to recognize the image and the data file and to associate the image and the data file for each transaction, and digitally to sign each file associated with a document with a unique identifier associated with the server; and to transmit the files to a central server;

a central server interconnected with a shared multi function services network and with the agent server and including means: 1) to receive, upon transmission from the agent server, the image file, the one or more than one data file and the digital signature associated with one or more than one of the capture station and the agent server; 2) to validate the digital signatures of the one or more than one of the capture station and the agent server; 3) to timestamp the files received; 4) to identify a target within the network for transmission of the image file and the one or more than one data file associated with the document captured for the performance of a service by the network target with respect to the document captured; and 5) to transmit the files associated with the document captured to the target for the performance of the service.

[C178] The system of claim 177 wherein the capture station includes a viewer for visually displaying indicia corresponding to the captured document.

[C179] The system of claim 177 wherein one or more than one of: 1) the central server receives transmissions from the agent server and 2) the network server receives transmissions from the central server, in one of: a) real time essentially corresponding to the time of capture and b) a predetermined schedule time other than the real time of capture.

[C180] The system of claim 177 wherein the document captured is a check and data files from information extracted from within the fields associated with the check correspond with the MICR line of the check, the check payee and the check amount.

[C181] The system of claim 177 wherein 1) one or more than one image files are transmitted at a time that does not coincide with the time of transmission of the one or more than one data files associated with the same document and 2) the one or more than one data file and the corresponding image file for a same document are reassociated.

[C182] The system of claim 177 wherein the target is a clearing house and the service requested to be performed by the central server is clearing and settlement with respect to one or more than one documents captured.

[C183] The system of claim 182 including quality control processing with respect to a standard at one or more than one of the capture station, the agent server, the central server, and the network target in which 1) information associated with a document is precaptured and assigned a quality value; 2) the files associated with a document after capture are assigned a quality value; 3) the precapture value and the capture value are compared with respect to the standard, such that the files associated with the document are accepted for further processing only if the precapture value and the capture value correlate within the standard.

[C184] The system of claim 182 including quality control processing with respect to a standard at one or more than one of the capture station, the agent server, the central server, and the network target in which 1) information associated with a document is precaptured and assigned a quality value; 2) the files associated with a document after capture are

assigned a quality value; 3) the precapture value and the capture value are compared with respect to the standard, such that the files associated with the document are rejected for further processing in the instance that the precapture value and the capture value do not correlate with the standard.

[C185] The system of claim 177 wherein one or more than one of the capture station, the agent server and the central server is interconnected within a services network and the services network provides means with respect to a data file corresponding to a field in the document for performing one or more than one service function between or among any one or more than one of the services network participants.

[C186] The system of claim 184 or claim 185 including a scoring processor wherein 1) if one or more than one of the capture station, the agent server and the central server receives a positive score concerning any of the one or more than one function, then the one or more than one of the capture station, the agent server and the central server will accept the document for further processing; 2) if one or more than one of the capture station, the agent server and the central server receives a negative score concerning any of the one or more than one function, then the one or more than one of the capture station, the agent server and the central server will reject the document for further processing; and 3) a signal is generated by the scoring processor corresponding to the positive or negative signal.

[C187] The system of claim 182 wherein one or more than one of the agent server and the central server includes a storage media for multiple documents and their corresponding data files and image files and a processor means for one or more than one function selected from the group comprising: 1) sorting the files; 2) preparing cash letters; 3) routing; 3) image archiving; 4) image retrieval; 5) IRD creation; and 6) item verification.

[C188] The system of claim 177 wherein one or more than one of the capture station, agent server, the central server, and the network target includes one or more than one of: 1) means for preparing an image replacement document associated with each transaction (IRD); 2) an archive for storing and retrieving IRDs; and 3) means for retrieving information related to the management and creation of IRDs.

[C189] The system of claim 186 wherein, if a negative signal is generated concerning any of the one or more than one function, then the document is flagged for exception processing.

[C190] A controlled access system for processing a transaction comprising:

a capture station including an imaging device adapted to capture an electronic image of a document having one or more than one separate information fields representing a transaction; means for recognizing one or more than one field within the document as captured; means for extracting information from the one or more than one field into one or more than one data file; means for digitally signing each transaction captured with a unique identifier associated with the imaging device;

one or more data storage means adapted to receive and store the captured image, the one or more than one data file containing information extracted from the one or more than one field and the digital signature associated with the transaction;

an agent server adapted to receive from the capture station, the one or more than one data file, the image, and the signature from the capture station; said server adapted to recognize the image and the data file and to associate the image and the data file for each transaction, and digitally to sign each file associated with a document with a unique identifier associated with the server; and to transmit the files to a central server;

a central server interconnected with a shared multi function services network and with the agent server and including means: 1) to receive, upon transmission from the agent server, the image file, the one or more than one data file and the digital signature associated with one or more than one of the capture station and the agent server; 2) to validate the digital signatures of the one or more than one of the capture station and the agent server; 3) to timestamp the files received; 4) to identify a target within the network for transmission of the image file and the one or more than one data file associated with the document captured for the performance of a service by the network target with respect to the document captured; and 5) to transmit the files associated with the document captured to the target for the performance of the service; and

an administration services controller interconnected with one or more than one of the capture station, the agent server, the central server and the network target that provides a security proxy for one or more than one of the capture station, the agent server, the central server and the network target limiting access of the one or more than one than one of the capture station, the agent server, the central server, and the network target to one or more than one than one of the other of the capture station, the agent server, the central server and the network target in accordance with predetermined access indicia.

[C191] The system of claim 190 wherein 1) the information fields captured include data files representing multiple payments associated with multiple transactions and the files are transmitted to an electronic clearing house target; 2) the payment information field information is assembled into cash letters and 3) the service requested by the central server from the network target clearing house is clearing and settlement with respect to the payment data assembled in the cash letters.

[C192] The system of claim 191 wherein one or more than one than one of the capture station, the agent server, the central server, the network target and the clearing house includes a security proxy intermediate the administration services controller and the other of the capture station, the agent server, the central server, and the network target with which the capture station, the agent server, the central server, and the network target is respectively interconnected.

[C193] The system of claim 177 or claim 190 wherein the transmission of files from the central server to the network target is in accordance with a batch processing schedule associated with the deadline for submission of items into a clearing house.

[C194] The system of claim 183 wherein the standard is based upon a file corresponding to a perceptible display of indicia corresponding to the captured document at the capture station.

[C195] The system of claim 177 wherein the transaction capture station includes 1) means for recognizing information fields representing payment indicia corresponding to the payee, payor, amount, and routing fields appropriate for a transaction and 2) means for extracting information from the said fields into data files.

[C196] The system of claim 190 wherein the transaction capture station includes 1) means for recognizing information fields representing payment indicia corresponding to the payee, payor, amount, and routing fields appropriate for a transaction and 2) means for extracting information from the said fields into data files.

[C197] The system of claim 185 wherein one or more than one of the capture station, the agent server and the central server is interconnected within a services network providing a record of accounts and the services network provides means, with respect to a data file corresponding to a field in the document, for performing one or more than one service function selected from the group consisting of: account look up, account status determination, owner validation, funds availability verification, validation of a transaction document number, confirmation that a transaction document has not been previously presented, debiting an account, crediting an account, and memo posting to an account, among any one or more than one of the services network participants.

[C198] The system of claim 190 wherein the administration services controller determines access of the one or more than one than one of the capture station, the agent server, the central server, and the network target to one or more than one than one of the other of the capture station, the agent server, the central server and the network target in accordance with predetermined access indicia based upon the characteristics of one or more than one service function requested to be performed between or among the capture station, the agent server, the central server, and the network target.